

United States Bankruptcy Court
Western District of Washington
1717 Pacific Avenue
Suite 2100
Tacoma, WA 98402

Case No. 09-44583-PHB
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cameo H McCalpine
fka Cameo H Morck
9613 62nd Ave SE
Olympia, WA 98513

Social Security/Individual Taxpayer ID No.:
xxx-xx-6693

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **June 26, 2009**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: October 9, 2009

Philip H. Brandt
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-3
Case: 09-44583

User: terrir
Form ID: bl8

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Total Noticed: 83

Date Rcvd: Oct 09, 2009

The following entities were noticed by first class mail on Oct 11, 2009.

db +Cameo H McCalpine, 9613 62nd Ave SE, Olympia, WA 98513-9203
cr Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613
sr +Wachovia Mortgage FSB, fka World Savings Bank, c/o Jesse Baker, 4375 Jutland Drive #200,
San Diego, CA 92117-3600
951824097 +AAMES HOME, 15253 AVENUE OF SCIENCE, SAN DIEGO, CA 92128-3437
951824098 ALASKA USA FCU, PO BOX 196613, ANCHORAGE, AK 99519-6613
951824099 ALASKA USA FCU, 4100 CREDIT UNION DR, ANCHORAGE, AK 99503
951824101 BAC HOME LOANS SERVICING LP, PO BOX 650070, DALLAS, TX 75265-0070
951824102 +BANK OF AMERICA, 601 SLEATER KINNEY RD NE, LACEY, WA 98506
951824104 BMG MUSIC SERVICE, PO BOX 1958, INDIANAPOLIS, IN 46291-0010
951824105 +BOEING EMPLOYEES C U, PO BOX 97050, SEATTLE, WA 98124-9750
951824106 BOEING EMPLOYEES CU, C/O RENTON COLLECTIONS INC, PO BOX 272, RENTON, WA 98057-0272
951824109 +CG CAMPBELL ASSOCIATES, FAIRWAY COLLECTIONS LLC, 1126 S GOLD ST STE 101,
CENTRALIA, WA 98531-3768
951824111 +CITI, CARD SERVICE CENTER, PO BOX 6276, SIOUX FALLS, SD 57117-6276
951824112 +CITIFINANCIAL, PO BOX 499, HANOVER, MD 21076-0499
951824113 +CITY OF LACEY, PO BOX 3400, LACEY, WA 98509-3400
951824114 +COLLECTION, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 10587, GREENVILLE, SC 29603-0587
951824115 +COTTAGES @ LAKEPOINTE HOA, PO BOX 8242, LACEY, WA 98509-8242
951824116 COUNTRYWIDE, PO BOX 650070, DALLAS, TX 75265-0070
951824117 +COUNTRYWIDE HOME LENDING, ATTENTION: BANKRUPTCY SV-314B, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
951824120 +EQUIFAX INC, PO BOX 740256, ATLANTA, GA 30374-0256
951824121 +EXPERIAN, PO BOX 2002, ALLEN, TX 75013-2002
951824123 +FASHION BUG/SOANB, ATTN: BANKRUPTCY, 6356 CORLEY RD, NORCROSS, GA 30071-1704
951824125 +FIRST USA BANK, PO BOX 149265, AUSTIN, TX 78714
951824126 GEMB / HH GREGG, ATTENTION: BANKRUPTCY, PO BOX 103106, ROSWELL, GA 30076
951824127 +GEMB/HOME DESIGN-CE/AP, PO BOX 981439, EL PASO, TX 79998-1439
951824128 GEMB/JCP, ATTENTION: BANKRUPTCY, PO BOX 103106, ROSWELL, GA 30076
951824130 HSBC CARD SERVICES, C/O IC SYSTEMS INC, PO BOX 64887, SAINT PAUL, MN 55164-0887
951824131 IDEAL HOME FURNISHINGS, PO BOX 54770, LOS ANGELES, CA 90054-0770
951824132 +INDIAN SUMMER GOLF, & COUNTRY CLUB, 5900 TROON LANE SE, OLYMPIA, WA 98501-5194
951824133 JC PENNEY, C/O ZWICKER & ASSOC PC, 80 MINUTEMAN RD, ANDOVER, MA 01810-1008
951824134 +KARYN LAWS MA, LMHC, PNB 501, 1401 MARVIN RD NE STE 307, OLYMPIA, WA 98516-5710
951824135 +KAY JEWELERS, 375 GHENT RD, AKRON, OH 44333-4600
951824136 LEGACY PROPANE, 5005 PACIFIC HWY E #14, TACOMA, WA 98424-2647
951824137 LINDA KELLAMS ARNP, C/O IC SYSTEM INC, PO BOX 64437, SAINT PAUL, MN 55164-0437
951824139 LOVELL MCCALPINE, 1905 154TH ST CT E, SPANAWAY, WA 98387
951824138 LOVELL MCCALPINE, 6649 STEAMER DRIVE SE, OLYMPIA, WA 98513-6224
951824140 LOVELL MCCALPINE, 1905 19TH ST CT S, SPANAWAY, WA 98387
951824141 +MACYS, C/O NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2308
951824144 +NATIONAL SER, 18820 AURORA AV N. #205, SEATTLE, WA 98133-3900
951824145 +NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368
951824146 +NETBANK INC, PO BOX 60, ST CLOUD, MN 56302-0060
951824147 OLYMPIA ORTHOPAEDIC ASSOC, PO BOX 368, OLYMPIA, WA 98507-0368
951824148 +ONYX ACCEPTANCE CORP, C/O TSYS DEBT MANAGEMENT, PO BOX 5155, NORCROSS, GA 30091-5155
951824150 +PACIFIC CREDIT SERVICE, 5700 188TH ST SW UNIT B, LYNNWOOD, WA 98037-4332
951824151 +PACIFIC NW RENTAL, PO BOX 73790, PUYALLUP, WA 98373-0790
951824152 PAYDAY SERVICES, PO BOX 29502, LAS VEGAS, NV 89126-9502
951824153 PROVIDENCE ST PETER HOSPITAL, PO BOX 34995, SEATTLE, WA 98124-1995
951824154 +PSYCHIATRIC & COUNSELING SVCS, OF OLYMPIA, 905 24TH WAY SW STE A-1, OLYMPIA, WA 98502-6033
951824155 +QUEST DIAGNOSTICS, CREDIT COLLECTION SERVICES, PO BOX 55126, BOSTON, MA 02205-5126
951824156 +SAXON MORTGAGE SERCIVE, 4708 MERCANTILE DR. NORTH, JFORTWORTH, TX 76137-3605
951824157 +SEARS PLUS, CLIENT SERVICES, 3451 HARRY TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
951824158 +SEARS/CBSD, PO BOX 6189, SIOUX FALLS, SD 57117-6189
951824159 SECURITY CREDIT SYSTEMS, PO BOX 846, BUFFALO, NY 14240-0846
951824160 +SOUND BUILT HOMES, PO BOX 73790, PUYALLUP, WA 98373-0790
951824161 +SOUND BUILT RENTALS, PO BOX 73790, PUYALLUP, WA 98373-0790
951824162 SOUNDBODY FITNESS, ABC FINANCIAL SVCS INC, PO BOX 6800, SHERWOOD, AR 72124-6800
951824163 T-MOBILE, DIVERSIFIED CONSULTANTS INC, PO BOX 551268, JACKSONVILLE, FL 32255-1268
951824164 +TRANS UNION CORPORATION, PO BOX 34012, FULLERTON, CA 92834-9412
951824165 VALENTINE & KEBARTAS INC, PO BOX 325, LAWRENCE, MA 01842-0625
951824166 +VESTAL AND SONS CONSTRUCTION, 2600 MCKORKLER RD, OLYMPIA, WA 98501-9549
951824167 +W S E C U, 400 UNION STREET, OLYMPIA, WA 98501-1490
951824173 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: WFS FINANCIAL/WACHOVIA DEALER SERVICES,
2143 CONVENTION CENTER WAY #200, ONTARIO, CA 91764)
951824168 WACHOVIA MORTGAGE, PO BOX 105693, ATLANTA, GA 30348-5693
951824169 +WASHINGTON WATER SERVICE CO, PO BOX 336, GIG HARBOR, WA 98335-0336
951824170 +WELLS FARGO, PO BOX 60510, LOS ANGELES, CA 90060-0510
951824171 WELLS FARGO, PO BOX 98791, LAS VEGAS, NV 89193-8791
951824172 +WF FIN BANK, PO BOX 182273, COLUMBUS, OH 43218-2273
951824175 +WORLD SAVINGS & LOAN, 4101 WISEMAND BLVD, ATTN: BANKRUPTCY, SAN ANTONIO, TX 78251-4201
951824176 WORLDMARK, PO BOX 97976, LAS VEGAS, NV 89193-7976

The following entities were noticed by electronic transmission on Oct 09, 2009.

smg EDI: WADEPREV.COM Oct 09 2009 18:43:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
951824100 +EDI: AGFINANCE.COM Oct 09 2009 18:43:00 AMERICAN GENERAL FINANCE, PO BOX 3121,
EVANSVILLE, IN 47731-3121
951824103 +EDI: HFC.COM Oct 09 2009 18:43:00 BENEFICIAL/HFC, POB 1547, CHESAPEAKE, VA 23327-1547
951824107 +EDI: CAPITALONE.COM Oct 09 2009 18:43:00 CAPITAL 1 BANK, ATTN: C/O TSYS DEBT MANAGEMENT,
PO BOX 5155, NORCROSS, GA 30091-5155

District/off: 0981-3
Case: 09-44583

User: terrir
Form ID: bl8

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Total Noticed: 83

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The following entities were noticed by electronic transmission (continued)

951824108 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM
CAPITAL ONE AUTO FINANCE, 3901 N DALLAS PKWY, PLANO, TX 75093-7864
951824110 +E-mail/Text: bankruptcy@callcheckmate.com CHECKMATE, PO BOX 98867,
LAKEWOOD, WA 98496-8867
951824119 EDI: CHASE.COM Oct 09 2009 18:48:00 COUNTRYWIDE VISA, PO BOX 94014,
PALATINE, IL 60094-4014
951824122 +E-mail/Text: FCS@CNI.NET FAIRWAY COLLECTIONS,
1126 SOUTH GOLD ST STE 101, CENTRALIA, WA 98531-3768
951824124 EDI: CHASE.COM Oct 09 2009 18:48:00 FIRST USA, PO BOX 8650, WILMINGTON, DE 19899-8650
951824129 +EDI: HFC.COM Oct 09 2009 18:43:00 HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5253,
CAROL STREAM, IL 60197-5253
951824142 EDI: TSYS2.COM Oct 09 2009 18:43:00 MACYS, PO BOX 6938, THE LAKES, NV 88901-6938
951824143 +EDI: TSYS2.COM Oct 09 2009 18:43:00 MACYS/FDSB, MACY'S BANKRUPTCY, PO BOX 8053,
MASON, OH 45040-8053
951824149 EDI: HFC.COM Oct 09 2009 18:43:00 ORCHARD BANK, PO BOX 80084, SALINAS, CA 93912-0084
951824170 +EDI: WFFC.COM Oct 09 2009 18:43:00 WELLS FARGO, PO BOX 60510, LOS ANGELES, CA 90060-0510
951824174 +E-mail/Text: WCCEBMB@WIN.ML.COM WILSHIRE CREDIT CORP,
ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 8517, PORTLAND, OH 97207-8517

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

951824118* +COUNTRYWIDE HOME LENDING, ATTN: BANKRUPTCY SV-314B, PO BOX 5170, SIMI VALLEY, CA 93062-5170
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2009

Signature:

